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## The Importance of Career Planning

By Annette Miller & Robert C. Marvin

One goal most of us want to reach is economic self-sufficiency. This usually means attaining a job that earns us enough to pay the bills, save for retirement, and have that little extra for recreation and hobbies. While this modest goal may not sound like an impossible dream, consider the challenges Americans face in the current economy. Inflation-adjusted wages have been flat since 2001, while basic costs like medical care, housing, food, cars, and household operations rose by 11.2%.<sup>1</sup> In the face of such challenges, career decisions cannot be left to chance. More than ever, our success depends upon making informed career plans.

Many still consider career planning a one-time occurrence, a concern solely for high school and college students preparing to enter the workforce for the first time. The reality of the current economy is that the job market is more volatile and jobs are less permanent. Twenty million Americans (17%) change jobs each year, and fourteen million of them need some career planning assistance.<sup>2</sup> Building a career is no longer about finding the right job and keeping it, but about making continual career choices in response to a rapidly changing labor market.<sup>3</sup> As Rob Straby puts it, "Work is now defined not by occupational title or categories, but by skills and values. Effective career builders know how to shape and build their career, project by project. This is a new competency, still largely unrecognized by most adults in the workforce."<sup>3</sup> Clearly, the need for good career and labor market information for all age groups is more important than ever.

However, only 41% of adults report that they started in their career through a conscious choice or plan. Many more (69%) say that if they were starting over, they would try to get more information about the job and career options open to them than they got the first time.<sup>4</sup> This suggests that the majority of people are leaving their career decisions, at least partially, to chance.

What are the consequences of not making a clear, informed career plan? Educational false starts, for one thing. The annual prices for undergraduate

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## ***The Importance of Career Planning*** *(continued from page 1)*

tuition, room, and board have been estimated at \$9,246 for public colleges and \$24,748 for private colleges (for the 2003-04 academic year).<sup>5</sup> Thus, switching majors can cost students several years and thousands of dollars. If this money is taken out in student loans, it will drive up the monthly payments after graduation, making it even harder to make ends meet on a starting salary. The statistics on remedial course taking for postsecondary students also shows some economic consequences for those who have not planned well. Twenty-eight percent of entering freshmen in the fall of 2000 took remedial coursework. Twenty-two percent took remediation in mathematics, fourteen percent in writing, and eleven percent in reading. Often these remedial courses do not count toward a degree. Early intervention in career development allows a student to prepare accordingly to take the proper levels of math, writing, reading, and other coursework to avoid the need for remedial classes.

Another consequence of poor career planning is an all-too-common occurrence in the American workplace: occupational mismatches. Occupational mismatches not only lead to stress, discontent, and even depression for employees, but they can cost big money to employers. An employee who is ill-suited for a particular job is more likely to perform poorly, be less productive, and leave the company, voluntarily or otherwise.

Employee turnover can be a serious financial burden for a company. The cost of replacing an employee has been estimated at anywhere from one-third to two hundred percent of the employee's annual salary. Sound a little high? Consider this: direct costs of replacement can include employee recruitment, reviewing applications, interviewing, and training costs for new hires, while indirect costs include increased workloads and overtime expenses for coworkers, and reduced productivity as the new hire learns the job.<sup>6</sup>

Employee turnover also leads to periods of unemployment, which is a burden on society as a whole. According to Peter Plant, "[Career] guidance is regarded as a cost-effective measure to curb unemployment, which in turn is seen as a waste of human and economic resources. The economic rationale for a number of specific guidance activities is that they may shorten the periods of unemployment, create greater flexibility in the labour market, or support mobility."<sup>7</sup>

Turnover isn't the only consequence of occupational mismatches. The Journal of the American Medical Association estimated that in 2003, workers suffering depression cost employers \$44 billion in lost productive time.<sup>2</sup> While not all depression can be attributed to employee mismatch, it can be a significant factor.

On the other hand, Scott Gillie tells us that, "people who make informed and considered career decisions make committed and engaged workers. [They] have greater ownership of their work roles, persist in the face of adversity, take initiative, and invest in their ongoing professional development. They are better collaborators, more likely to get along with their coworkers and supervisors, and more likely add value to whatever enterprise in which they engage. All of these qualities add up to increased productivity."<sup>2</sup> All in all, there seems to be no downside to career planning.

Good goals have some things in common: they are specific, measurable, attainable, realistic, and timely. In order to come up with these common elements in a career plan, information is clearly needed. There are literally thousands of careers to choose from. A good career development professional can help narrow down the occupational choices most suited to the individual. Once a general occupational direction is selected, you can identify the steps needed to get there. Often, the first step will be choosing an educational or vocational

program of study. There were 4,236 accredited institutions offering degrees at the associate's degree level or above in 2003-04. Here again we see the importance of having the proper career information and tools to help us make informed decisions about which schools to choose from, which of the thousands of occupational choices match your interests, and which of the thousands of scholarships to apply for.

With so many options and decisions to make, career planning can seem daunting, but a number of tools and programs exist to help job seekers sort through them all. To provide Montanans with easy access to career information, the Montana Career Information System (MCIS) is now available at no cost, thanks to a partnership between the Montana Career Resource Network (MCRN) and the Student Assistance Foundation ([www.safmt.org](http://www.safmt.org)). Additionally, Montana has 23 Job Service Workforce Centers that provide computers for the public to access MCIS. To find a Job Service Workforce Center near you, visit [wsd.dli.mt.gov/service/officelist.asp](http://wsd.dli.mt.gov/service/officelist.asp). For additional career planning resources, please visit [www.ourfactsyourfuture.org](http://www.ourfactsyourfuture.org) and select "Career Resource Network" from the top menu bar.

There may be no accurate way to measure the true benefits of career planning. On the individual level, it can lead to the personal sense of purpose and emotional well-being that comes with working in a field you love, rather than just working for a paycheck. To employers, it means well-trained, motivated employees, who will be more productive

and less likely to job-hop. And the benefits to society? While research on this topic is scarce, one can imagine the myriad ways society might be improved if more people worked in the jobs they were meant to do. The benefits just may be immeasurable.

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<sup>1</sup>Downey, Kirstin. "Basic Needs Put America in Debt, Study Shows Wages Staying Flat While Costs of Housing, Education and Health Care are Rising." The Washington Post. May 11, 2006. Retrieved June 1, 2006 from [credit-cards.interest.com/content/articles/credit-cards\\_story.asp?story\\_id=93074644&ID=interest](http://credit-cards.interest.com/content/articles/credit-cards_story.asp?story_id=93074644&ID=interest).

<sup>2</sup>Gillie, Scott and Meegan Gillie Isenhour. "The Educational Social, and Economic Value of Informed and Considered Career Decisions." America's Career Resource Network Association. Fall 2003. Retrieved June 1, 2006 from [www.careerkey.org/pdf/fullReport.pdf](http://www.careerkey.org/pdf/fullReport.pdf).

<sup>3</sup>"Career Management Paradigm Shift: Prosperity for Citizens, Windfall for Governments, Draft" America's Career Resource Network Association. March 4, 2003. Retrieved June 1, 2006 from [inpathways.net/\\_acna/PARASHIFT.pdf](http://inpathways.net/_acna/PARASHIFT.pdf)

<sup>4</sup>"Career Connecting in a Changing Context: A Summary of the Key Findings of the 1999 National Survey of Working America." National Career Development Association. June 2000. Retrieved June 1, 2006 from [www.ncda.org/pdf/gallupwhitepaper.pdf](http://www.ncda.org/pdf/gallupwhitepaper.pdf).

<sup>5</sup>National Center for Education Statistics, Digest of Education Statistics 2004. [nces.ed.gov/programs/digest/](http://nces.ed.gov/programs/digest/)

<sup>6</sup>Mushrush, Willis. "Reducing Employee Turnover." Creating Quality Newsletters, Vo. 11, No. 5, May 2002. Retrieved May 23, 2006 from [www.missouribusiness.net/cq/2002/reducing\\_employee\\_turnover.asp](http://www.missouribusiness.net/cq/2002/reducing_employee_turnover.asp).

<sup>7</sup>Plant, Peter. "Quality in Careers Guidance." November 2001. Retrieved June 1, 2006 from [www.oecd.org/dataoecd/35/47/2698228.pdf](http://www.oecd.org/dataoecd/35/47/2698228.pdf).

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## 2006 Montana Career Guide

The Montana Career Guide has been updated for 2006 and will arrive at high schools across Montana in October for distribution to sophomores. To help ensure your students get copies, please contact Donetta Clark at 1(800) 541-3904 and let her know how many your school will need. Also be sure to check that we have the correct contact person and mailing address listed. We will provide free copies for all sophomores, but should you need more, you may request additional Career Guides at a cost \$1.25 per guide.



## Real Game Training

In partnership with the Student Assistance Foundation (SAF) and Montana Gear UP, MCRN will be hosting “Train-the-Trainer Training” on the Real Game, **October 17-18, 2006 at MSU-Billings**. The training session is **free** of charge; however, a facilitator’s kit for the Real Game is required. The facilitator’s kit includes a site license, which allows purchasers to photocopy reproducible materials for as many groups as they wish.

**Developed for 7<sup>th</sup> and 8<sup>th</sup> grade students**, The Real Game is an exciting, flexible, hands-on program that transforms the classroom into a real-life learning lab that uses simulated experience to makes students more aware of the world of work and how their schoolwork affects their future. Students will not only develop an understanding of career planning, they will practice real workplace skills and gain practical experience in using language arts, mathematics, and other curriculum areas.

Most activities are presented as simulations, which encourage students to “try on” new roles and behaviors in a safe and supportive environment. The game is designed to be flexible, depending on the wishes and creativity of the facilitator/teacher and restrictions of time.

Through a variety of innovative, experiential group activities, participants:

- Discover personal skills and talents
- Connect school, work, and life roles
- Practice teamwork and communication skills
- Make decisions and solve problems
- Understand how a local community fits into a global community, and
- Learn the importance of planning and goal setting.

The training will walk participants through the Real Game process as well as work through several of the activities as a group. Participants will have the training and resources to put the Real Game to work in their classrooms. Additionally, **15 renewal units will be offered** to those completing the training.

To participate in the training, purchase a facilitator’s kit, or learn more about The Real Game Series, please contact Shaunda Hildebrand or Donetta Clark at 1(800)541-3904. The training is limited to the first 40 who sign up, so don’t wait; sign up today!

## New Developments in MCIS

The latest version of MCIS, which is scheduled for an October 2006 release, will feature several new additions, such as Native American information and resources, Peterson’s Test Prep options, Dependable Strengths assessment, and occupational wage tables that allow comparisons between states.

Peterson’s ACT and SAT practice tests will be offered free to all students through MCIS (when accessed through the Student Assistance Foundation website at <http://www.safmt.org/SAFHOMEL/>). Civil Service and academic practice tests are also available for a site license fee. The Civil Service practice tests option is \$200 per site and the Academic Practice Test Package (PSAT, GED, CLEP, and ASVAB) costs \$225 per site for up to 200 students, \$275 per site for 201 - 500 students, and \$325 for 501+ students. Contact Shaunda Hildebrand at 1(800) 541-3904 for more information.

Dependable Strengths is a powerful, time-tested tool for identifying personal skills and strengths. The tool was developed by Bernard Haldane, PhD., and follows a six step process:

- Identifying many past good experiences
- Selecting the top four good experiences
- Completing the Strengths Chart
- Identifying the Top Strengths
- Determining a Career Pathway using the Top Strengths, and
- Selecting occupations from that Career Pathway

The internet version is engaging and easy to use, and has a data storage component that allows users to return to their work for further exploration, or to make changes. Dependable Strengths is another powerful tool to help students and job seekers make wise career choices by assessing their own skills and abilities. The Dependable Strengths option in MCIS is available for \$200 per site.

## **MCRN Funding Update**

The Carl D. Perkins Career and Technical Education Improvement Act of 2006 was passed by Congress and sent to the President for signature on August 2, 2006. MCRN activities are authorized under Section 118, Occupational and Employment Information. While included in this authorizing legislation, funding for Section 118 activities is missing in both the House and Senate Appropriations Committees' respective FY 2007 spending bills. Our national association, America's Career Resource Network Association (ACRNA), continues to lobby congress for funding of Section 118. Until then, MCRN has actively sought alternate funding.

The Montana Department of Labor & Industry has agreed to fund MCRN activities through June 30, 2007. MCRN will request funding from the Montana legislature during 2007 Legislative Session. Our funding request has been included in the Governor's Executive Budget request, which is one step, but the largest challenge will be convincing the legislature to fund this valuable program.

Besides MCIS, MCRN produces the Montana Career Guide (distributed to all Montana sophomores and local job service offices), Who Needs Math and Science?, Inside Edition: Job Hunting Guide for Montanans with Criminal Records, Job Hunting Guide for Montanans with Disabilities, Licensed Occupations in Montana, Apprenticeable Occupations in Montana, Experienced Wanted: An Employment Guide for Montana Seniors, and Jacob & Emily Skip School: A Career Clusters Workbook and Teacher's Guide. Additionally, the MCRN website ([ourfactsyourfuture.org](http://ourfactsyourfuture.org)) contains all of our publications, 500 Learning Activities for teachers, Career Videos in English and Spanish, Career Profiles (interviews), and links to other career resources. Finally, MCRN coordinates and provides training opportunities for teachers, counselors, and others interested in improving their career development knowledge or understanding.

MCRN appreciates all your efforts and looks forward to continuing to provide valuable career resources for teachers, students, parents, job seekers, and all Montanans. Any ideas or assistance you can give to help us successfully gain funding would be greatly appreciated.

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## **Student Assistance Foundation Again Funds MCIS Access for Schools!**

Thanks to the Student Assistance Foundation (SAF), grants are available to schools that wish to have a site license for MCIS. Letters with grant agreement forms were mailed to schools in September. If you did not receive a grant agreement form and wish to obtain or maintain a site license for MCIS, contact Clay Hanson at SAF, 1(800) 852-2761 or MCRN at 1(800) 541-3904. Signed grant agreements are due by October 31<sup>st</sup> in order for site licenses to continue uninterrupted.

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## **Career Resources and Information**

MCRN has numerous career resources and information, as well as links to other sites for career guidance professionals. Check out our website at <http://www.ourfactsyourfuture.org/>. Our Career Resource Network tab contains resources and information for teachers, parents, students, and job seekers.



# S STUDENT ASSISTANCE FOUNDATION

## A Continuing Partnership

By Clay Hanson, Community Outreach Manager

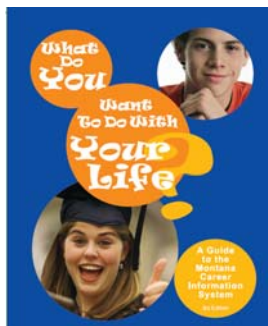
September means the start of an exciting new school year and marks another great year of partnership between the Montana Department of Labor & Industry and Student Assistance Foundation. We are excited that Student Assistance Foundation and its Community Sponsors will continue hosting access to the Montana Career Information System (MCIS) through our website:

[www.safmt.org](http://www.safmt.org).

## The MCIS Workbook is Still Available

The MCIS workbook is an interactive workbook filled with activities and information designed to help the student not only navigate through MCIS, but to do much more. The various sections of the workbook focus on different aspects of MCIS, such as Interest Profilers, Occupations Sort, and School Sort. Each section goes in-depth into how to use MCIS to bring out as much information as possible. Portfolio activities incorporate features to help students keep track of what they discover about themselves for future

reference. The key to this workbook is its flexibility. Students can pick the section that applies to their situations and move around. Its flexibility mirrors how easy MCIS is to use.



## Ordering the MCIS Workbook

The great part about the MCIS workbooks is they are free! We are committed to helping you and your students, so the cost of the workbooks is being underwritten by a grant from Student Assistance Foundation. If you are interested in ordering a quantity of MCIS workbooks, please email your request to [mcis@safmt.org](mailto:mcis@safmt.org). Be sure to include your school name, your name, shipping address, city, and zip code.

## So how do you access MCIS at home?

You go to [www.safmt.org](http://www.safmt.org) and click the "Start Planning Your Future with MCIS" button on the right hand side of the page. This will take you to the sign-in page where you create your own unique username and password. Basic demographic information is requested so Student Assistance Foundation can send you information about planning for higher education. This useful information includes topics such as financial aid, grant and scholarship searches, student loans (for students and parents), and real-life strategies on how to be successful in the post-secondary arena.

***This information will not be sold or distributed to any other organizations. Your privacy is very important to us.***

Once you have your own username and password, you can access MCIS through [www.safmt.org](http://www.safmt.org) at any computer with an Internet connection.

## Mission and Goals

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To achieve our goal of increasing access of MCIS to students outside the classroom, we now offer them the opportunity to have 24/7 access to MCIS. Now they can continue to explore career options, discover their hidden interests and skills, and see what schools offer the programs of study that will lead to their particular careers. It is also an opportunity to bring parents into the planning picture. By promoting MCIS at home, parents are invited to participate and hopefully, the parents and students will work together. It's really about building stronger partnerships between all the key players; students, parents, teachers and counselors. Through stronger partnerships, everyone is informed and able to make sound decisions. Student Assistance Foundation's role is to provide knowledge and tools to Montanans in a time of limited resources.

**S**tudent Assistance Foundation's goal is for Montana to be a state where higher education is within reach of all Montanans, no matter their economic status. This goal will be achieved when all Montanans know about and utilize the wide range of options available for college, trade school, technical school, and other higher education aspirations. MCIS brings together interest profilers, programs of study, and information on a variety of occupations in one resource that can level the playing field for all Montanans who dream of higher education.

## College Goal Sunday Car Raffle Fundraiser

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If there is one constant in high schools across the Treasure State, it is that student clubs or groups are always looking for ways to raise money for a particular project. It could be a senior trip to New York City or to buy new equipment. Here is another opportunity to raise money not only for a club at your high school but also to support the College Goal Sunday program at the same time.

Student Assistance Foundation will be raffling off a brand new **2006 Subaru Outback** to help raise money for **Montana College Goal Sunday 2007**. Tickets will be sold through a statewide network, focusing attention on the highlights of the College Goal Sunday program, which includes assistance in completing the Free Application for Federal Student Aid (FAFSA) form and increased access to higher education. Tickets will be on sale from October 1, 2006 – January 31, 2007. The winning ticket will be drawn prior to the event scheduled for February 11, 2007, and announced on College Goal Sunday.

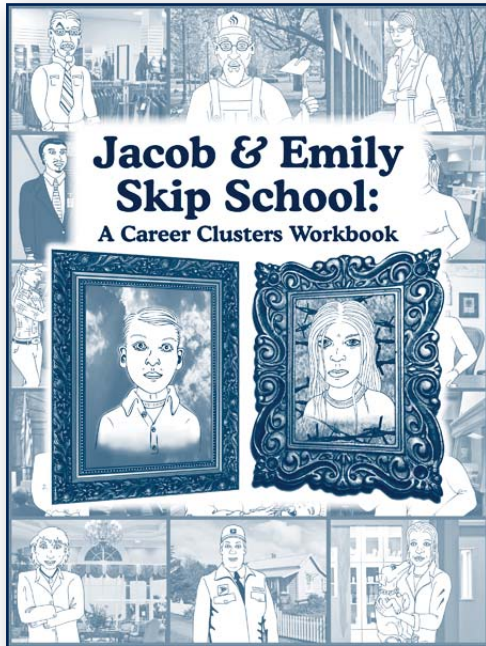
## How can your student groups benefit from this car raffle?

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It is very simple. The price of an individual raffle ticket is \$5 for one chance to win a brand new 2006 Subaru Outback. For every \$5 College Goal Sunday raffle ticket sold, students earn \$1 for their group. If a group's goal is to fundraise \$1,000 for a trip or to purchase new equipment, then the selling goal would be 1,000 tickets. As added incentive, groups will be eligible for monthly prizes based on their ticket sales. In addition, the overall highest ticket seller in each category will receive a \$250 bonus award. To register your group with SAF to sell raffle tickets, please contact Garth Ferro at 495-7522 or [gferro@safmt.org](mailto:gferro@safmt.org).



## **Jacob & Emily Skip School: A Career Cluster Workbook**



The Jacob & Emily workbooks were mailed out to all Montana fifth graders in mid-September. If you did not receive workbooks for your fifth grade students, contact Donetta Clark at 1(800) 541-3904.

In other Jacob & Emily news, Shaunda Hildebrand will present a session on the workbook at the MEA conference on October 19<sup>th</sup> at 2 pm and at 3 pm. In the session, Shaunda will go over the basic ideas behind Jacob & Emily, and how the workbook and its related activities may be implemented in the classroom. Jacob & Emily Skip School has garnered national attention, and several other states have requested to use the workbook and teacher's guide in their state.

For your convenience, both the workbook and teacher's guide can be downloaded from our website (<http://www.ourfactsyourfuture.org/?PAGEID=3&SUBID=173>).